

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-2(c)	
Robert Manchel, Esquire 1 Eves Drive, Suite 111 Marlton, NJ 08053-3125 Attorney for Debtor RM-1141	
In Re: Karen Prokapus	Case No. 16-14196MBK
	Judge: Chapter 13

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO
CREDITOR'S MOTION or CERTIFICATION OF DEFAULT
X TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following (choose one):

1. Motion for Relief from the Automatic Stay filed by _____, creditor. A hearing has been scheduled for _____, at 9:00 a.m.

OR

Motion to Dismiss filed by the Standing Chapter 13 Trustee. A hearing has been scheduled for _____ at _____ a.m.

OR

Certification of Default filed by _____, creditor. I am requesting that a hearing be scheduled on this matter.

OR

Certification of Default filed by Standing Chapter 13 Trustee. I am requesting that a hearing be scheduled on this matter.

2. I am objecting to the above for the following reasons (**choose one**):

Payments have been made in the amount of \$_____, but have not been accounted for. Documentation in support is attached hereto.

OR

Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

OR

X Other:

3. This certification is being made in an effort to resolve the issues raised by the trustee in its motion. The trustee's Account Ledger reflects that I am \$813.00 behind with my payments, through and including February of 2017. I will make the \$813.00 payment, immediately.

4. I certify under penalty of perjury that the foregoing is true and correct.

Date: _____

/s/ Karen Prokonus
Karen Prokonus, Debtor